



The State of New Hampshire Insurance Department

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Roger A. Sevigny
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

BULLETIN

Docket No.: INS No. 10-006-AB

Date: January 13, 2010

To: All Workers' Compensation Insurers

From: Roger Sevigny – Insurance Commissioner

A handwritten signature in dark ink, appearing to read "RAS", is placed next to the "From:" line.

Re: Workers' Compensation Advisory Loss Costs and Rating Values
NCCI Filing Effective January 1, 2010

The State of New Hampshire Insurance Department has approved the National Council on Compensation Insurance's Advisory Loss Cost and Rating Values filing dated August 12, 2009 to be effective January 1, 2010.

The approved voluntary loss cost change is an increase of 0.4% on average. The average approved change for assigned risk rates is an increase of 0.4%.

In line with our July 1, 1995 directive, all companies writing Workers' Compensation coverage in the State of New Hampshire are required to adopt and use NCCI's WC Advisory Loss Cost and Rating Values effective January 1, 2010. There is one element of the NCCI filing that, this year, may require additional filing activity on the part of insurers:

1. The residual market loss cost multiplier for 2010 will be 1.615.

NH statutes RSA 412:28 and 412:29 were revised in 2005. Insurers can file, and once approved, use broad based loss cost multipliers greater than the loss cost multiplier approved for the residual market. Approval is contingent on the submission of appropriate justification along with a completed Form RFF-1, Prospective Loss Costs Reference Filing Adoption Form.

The Department reminds insurers that the provisions of RSA 412:30 must be followed. Insureds receiving a premium quote that is higher than that which would be derived from the rates and rating plan approved for the assigned risk plan, shall be made aware that coverage may be obtained at a lower premium through the assigned risk plan.

Any filings **received** during January 2010 pertaining to this item may be retroactively applied to reflect an effective date of January 1, 2010.

Questions on this bulletin may be addressed to Jim Young at (603) 271-2261 or james.young@ins.nh.gov.